

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN D. WELSH
AMY L. WELSH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:20-20726

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/28/2020 and confirmed on 6/12/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		155,952.50
Less Refunds to Debtor	3,995.26	
TOTAL AMOUNT OF PLAN FUND		151,957.24

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	7,698.71	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,098.71

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 3250	0.00	68,562.72	0.00	68,562.72
	PNC BANK NA Acct: 3250	4,683.57	4,683.57	0.00	4,683.57
	CREDIT ACCEPTANCE CORP* Acct: 6841	0.00	36,903.02	0.00	36,903.02
	FIRST NATIONAL BANK OF PA(*) Acct: 0917	0.00	0.00	0.00	0.00
	HUNTINGTON NATIONAL BANK(*) Acct: 4442	19,648.21	19,648.21	2,008.43	21,656.64
					131,805.95

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	BRIAN D. WELSH Acct:	0.00	0.00	0.00	0.00
	BRIAN D. WELSH Acct:	3,995.26	3,995.26	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 1690	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct:	453.00	453.00	0.00	453.00
					453.00

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 0529	4,638.21	730.75	0.00	730.75
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 8283	2,646.14	416.90	0.00	416.90
	COLUMBIA GAS OF PA INC(*) Acct:	0.00	0.00	0.00	0.00
	COMENITY BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1628				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 9358				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 0557				
	CREDENCE RESOURCE MANAGEMENT	0.00	0.00	0.00	0.00
	Acct: 9195				
	DISCOVER BANK(*)	7,727.50	1,217.47	0.00	1,217.47
	Acct: 2030				
	FIRST NATIONAL BANK OF PA(*)	17,606.22	2,773.86	0.00	2,773.86
	Acct: 3183				
	LENDING CLUB CORP*	9,348.80	1,472.90	0.00	1,472.90
	Acct: 0267				
	ONE MAIN FINANCIAL GROUP LLC(*)	8,317.57	1,310.43	0.00	1,310.43
	Acct: 1672				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 1672				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,726.23	271.97	0.00	271.97
	Acct: 1660				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,157.56	339.92	0.00	339.92
	Acct: 9825				
	WEST PENN POWER*	251.55	39.63	0.00	39.63
	Acct: 5350				
	VERIZON BY AMERICAN INFOSOURCE A	163.47	25.75	0.00	25.75
	Acct: 0001				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 1690				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 9825				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM CRAIG ESQ++	0.00	0.00	0.00	0.00
	Acct:				
					8,599.58

TOTAL PAID TO CREDITORS

140,858.53

TOTAL CLAIMED

PRIORITY 453.00

SECURED 24,331.78

UNSECURED 54,583.25

Date: 06/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

BRIAN D. WELSH

AMY L. WELSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-20726

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brian D. Welsh
Amy L. Welsh
Debtors

Case No. 20-20726-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 27, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Brian D. Welsh, Amy L. Welsh, 384 Kenneth Drive, Belle Vernon, PA 15012-3874
15207652	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas*, Revenue Recovery/Bankruptcy, PO Box 117, Columbus, OH 43216
15207687	West Penn Power-First Energy, PO Box 36157, Akron, OH 44309-3687

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnotifications@creditacceptance.com	Jun 28 2025 00:29:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2025 00:42:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15207650	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2025 00:31:34	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15207648	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2025 00:32:27	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15224558	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2025 01:04:49	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15207654	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2025 00:30:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15207653	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2025 00:30:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15207656	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2025 00:30:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15207655	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2025 00:30:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
15207657	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2025 00:30:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15207658	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2025 00:30:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
15207660	+ Email/Text: bankruptcy@credencerm.com	Jun 28 2025 00:30:00	Credence Resource Management, LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
15207659	+ Email/Text: bankruptcy@credencerm.com	Jun 28 2025 00:30:00	Credence Resource Management, LLC, Po Box 2300, Southgate, MI 48195-4300

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15207661	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 28 2025 00:29:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15207662	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 28 2025 00:29:00	Credit Acceptance Corporation, Po Box 5070, Southfield, MI 48086-5070
15207663	Email/Text: mrdiscen@discover.com	Jun 28 2025 00:29:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15212512	Email/Text: mrdiscen@discover.com	Jun 28 2025 00:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15207664	+ Email/Text: mrdiscen@discover.com	Jun 28 2025 00:29:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15207667	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 28 2025 00:29:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15207665	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 28 2025 00:29:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15207669	+ Email/Text: bankruptcy@huntington.com	Jun 28 2025 00:30:00	Huntington National Bank, Po Box 1558, Columbus, OH 43216-1558
15207670	+ Email/Text: bankruptcy@huntington.com	Jun 28 2025 00:30:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15207671	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 28 2025 00:29:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15239783	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 28 2025 00:30:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15207672	+ Email/Text: Documentfiling@lciinc.com	Jun 28 2025 00:29:00	LendingClub, 595 Market St, San Francisco, CA 94105-2802
15207673	+ Email/Text: Documentfiling@lciinc.com	Jun 28 2025 00:29:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15207676	+ Email/PDF: cbp@omf.com	Jun 28 2025 00:42:51	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15207674	+ Email/PDF: cbp@omf.com	Jun 28 2025 01:04:49	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15207678	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 28 2025 00:30:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15207679	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2025 00:29:00	PNC Bank, Po Box 8703, Dayton, OH 45401
15229417	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2025 00:29:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15207680	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2025 00:29:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15207682	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 00:32:27	Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15207681	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 01:04:56	Syncb/JCI Home Design, Po Box 965036, Orlando, FL 32896-5036
15209356	^ MEBN	Jun 28 2025 00:20:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15207684	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 00:32:27	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15207683	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 28 2025 00:32:27	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15215989	+ Email/Text: bankruptcy@huntington.com	Jun 28 2025 00:30:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

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15236807	Email/PDF: ebn_ais@aisinfo.com	Jun 28 2025 01:04:49	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15207685	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 28 2025 00:30:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
15207686	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 28 2025 00:30:00	West Penn Power*, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
15207651	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15207649	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15207668	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15207666	*+	First National Bank, 4140 E State Street, Hermitage, PA 16148-3401
15207677	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15207675	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Joint Debtor Amy L. Welsh chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Brian D. Welsh chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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TOTAL: 6